

WHAT IS CLAIMED IS:

1 1. A method for transferring funds from the United States to one or more
2 nationals located in a country regulated by the Office of Foreign Assets Control (OFAC) of
3 the U.S. Department of the Treasury using a primary/secondary card, comprising:

4 receiving an application for a primary card by a primary cardholder at a U.S.
5 financial institution, the primary cardholder being an American resident from the country
6 regulated by OFAC or a U.S. citizen having at least one relative who is a national located in
7 the country regulated by OFAC;

8 issuing a secondary card from the U.S. financial institution to each national
9 sponsored by the primary cardholder;

10 providing a monetary limit on each secondary card in accordance with the
11 regulations set by OFAC; and

12 billing the primary cardholder for any cash distributed to or goods purchased
13 with any of the secondary cards.

1 2. A method for transferring funds as recited in claim 1, wherein the step of
2 providing a monetary limit comprises providing two or more monetary limits on each
3 secondary card, wherein a first monetary limit is set for one OFAC-regulated country and a
4 second monetary limit is set for another OFAC-regulated country.

1 3. A method for transferring funds as recited in claim 1, further comprising
2 receiving a remittance affidavit at the U.S. financial institution for each national that the
3 primary cardholder intends to sponsor.

1 4. A method for transferring funds as recited in claim 1, further comprising
2 issuing a primary card from the U.S. financial institution to the primary cardholder.

1 5. A method for transferring funds as recited in claim 4, further comprising
2 providing a monetary limit on the primary card in accordance with a credit rating of the
3 primary cardholder.

1 6. A method for transferring funds as recited in claim 4, further comprising
2 billing the primary cardholder for any cash distributed to or goods purchased with the primary
3 card.

1 7. A computer-implemented system for transferring funds from the United States
2 to one or more nationals located in a country regulated by the Office of Foreign Assets
3 Control (OFAC) of the U.S. Department of the Treasury using a primary/secondary card, the
4 system comprising:

5 a memory configured to store instructions; and

6 a processor configured to execute instructions for:

7 receiving an application for a primary card by a primary cardholder at
8 a U.S. financial institution, the primary cardholder being an American resident
9 from the country regulated by OFAC or a U.S. citizen having at least one
10 relative who is a national located in the country regulated by OFAC,

11 issuing a secondary card from the U.S. financial institution to each
12 national sponsored by the primary cardholder,

13 providing a monetary limit on each secondary card in accordance with

14 the regulations set by OFAC, and
15 billing the primary cardholder for any cash distributed to or goods
16 purchased with any of the secondary cards.

1 8. A computer-implemented system for transferring funds as recited in claim 7,
2 wherein the instructions for providing a monetary limit comprises providing two or more
3 monetary limits on each secondary card, wherein a first monetary limit is set for one OFAC-
4 regulated country and a second monetary limit is set for another OFAC-regulated country.

1 9. A computer-implemented system for transferring funds as recited in claim 7,
2 wherein the processor is further configured to execute instructions for receiving a remittance
3 affidavit at the U.S. financial institution for each national that the primary cardholder intends
4 to sponsor.

1 10. A computer-implemented system for transferring funds as recited in claim 7,
2 wherein the processor is further configured to execute instructions for issuing a primary card
3 from the U.S. financial institution to the primary cardholder.

1 11. A computer-implemented system for transferring funds as recited in claim 10,
2 wherein the processor is further configured to execute instructions for providing a monetary
3 limit on the primary card in accordance with a credit rating of the primary cardholder.

1 12. A computer-implemented system for transferring funds as recited in claim 10,
2 wherein the processor is further configured to execute instructions for billing the primary

3 cardholder for any cash distributed to or goods purchased with the primary card.

1 13. A computer-implemented method for transferring funds from the United States
2 to one or more nationals located in a country regulated by the Office of Foreign Assets
3 Control (OFAC) of the U.S. Department of the Treasury using a primary/secondary card,
4 comprising:

5 receiving an application for a primary card by a primary cardholder at a U.S.
6 financial institution, the primary cardholder being an American resident from the country
7 regulated by OFAC or a U.S. citizen having at least one relative who is a national located in
8 the country regulated by OFAC;

9 issuing a secondary card from the U.S. financial institution to each national
10 sponsored by the primary cardholder;

11 providing a monetary limit on each secondary card in accordance with the
12 regulations set by OFAC; and

13 billing the primary cardholder for any cash distributed to or goods purchased
14 with any of the secondary cards.

1 14. A computer-implemented method for transferring funds as recited in claim 13,
2 wherein the step of providing a monetary limit comprises providing two or more monetary
3 limits on each secondary card, wherein a first monetary limit is set for one OFAC-regulated
4 country and a second monetary limit is set for another OFAC-regulated country.

1 15. A computer-implemented method for transferring funds as recited in claim 13,
2 further comprising receiving a remittance affidavit at the U.S. financial institution for each

3 national that the primary cardholder intends to sponsor.

1 16. A computer-implemented method for transferring funds as recited in claim 13,
2 further comprising issuing a primary card from the U.S. financial institution to the primary
3 cardholder.

1 17. A computer-implemented method for transferring funds as recited in claim 16,
2 further comprising providing a monetary limit on the primary card in accordance with a credit
3 rating of the primary cardholder.

1 18. A computer-implemented method for transferring funds as recited in claim 16,
2 further comprising billing the primary cardholder for any cash distributed to or goods
3 purchased with the primary card.

1 19. A computer readable medium that stores instructions executable by at least one
2 processor to perform a method for transferring funds from the United States to one or more
3 nationals located in a country regulated by the Office of Foreign Assets Control (OFAC) of
4 the U.S. Department of the Treasury using a primary/secondary card, comprising instructions
5 for:

6 receiving an application for a primary card by a primary cardholder at a U.S.
7 financial institution, the primary cardholder being an American resident from the country
8 regulated by OFAC or a U.S. citizen having at least one relative who is a national located in
9 the country regulated by OFAC;

10 issuing a secondary card from the U.S. financial institution to each national

11 sponsored by the primary cardholder;
12 providing a monetary limit on each secondary card in accordance with the
13 regulations set by OFAC; and
14 billing the primary cardholder for any cash distributed to or goods purchased
15 with any of the secondary cards.

1 20. A computer readable medium as recited in claim 19, wherein the instructions
2 for providing a monetary limit comprises providing two or more monetary limits on each
3 secondary card, wherein a first monetary limit is set for one OFAC-regulated country and a
4 second monetary limit is set for another OFAC-regulated country.

1 21. A computer readable medium as recited in claim 19, further comprising
2 instructions for receiving a remittance affidavit at the U.S. financial institution for each
3 national that the primary cardholder intends to sponsor.

1 22. A computer readable medium as recited in claim 19, further comprising
2 instructions for issuing a primary card from the U.S. financial institution to the primary
3 cardholder.

1 23. A computer readable medium as recited in claim 22, further comprising
2 instructions for providing a monetary limit on the primary card in accordance with a credit
3 rating of the primary cardholder.

1 24. A computer readable medium as recited in claim 22, further comprising

- 2 instructions for billing the primary cardholder for any cash distributed to or goods purchased
- 3 with the primary card.